



YOUR BUSINESS JUST GOT BETTER

HANCOCK CHAMBER

Bay St. Louis ■ Diamondhead ■ Kiln ■ Stennis ■ Waveland



Hancock County
Mississippi Gulf Coast



The Other Katrina & the Gulf Oil Spill

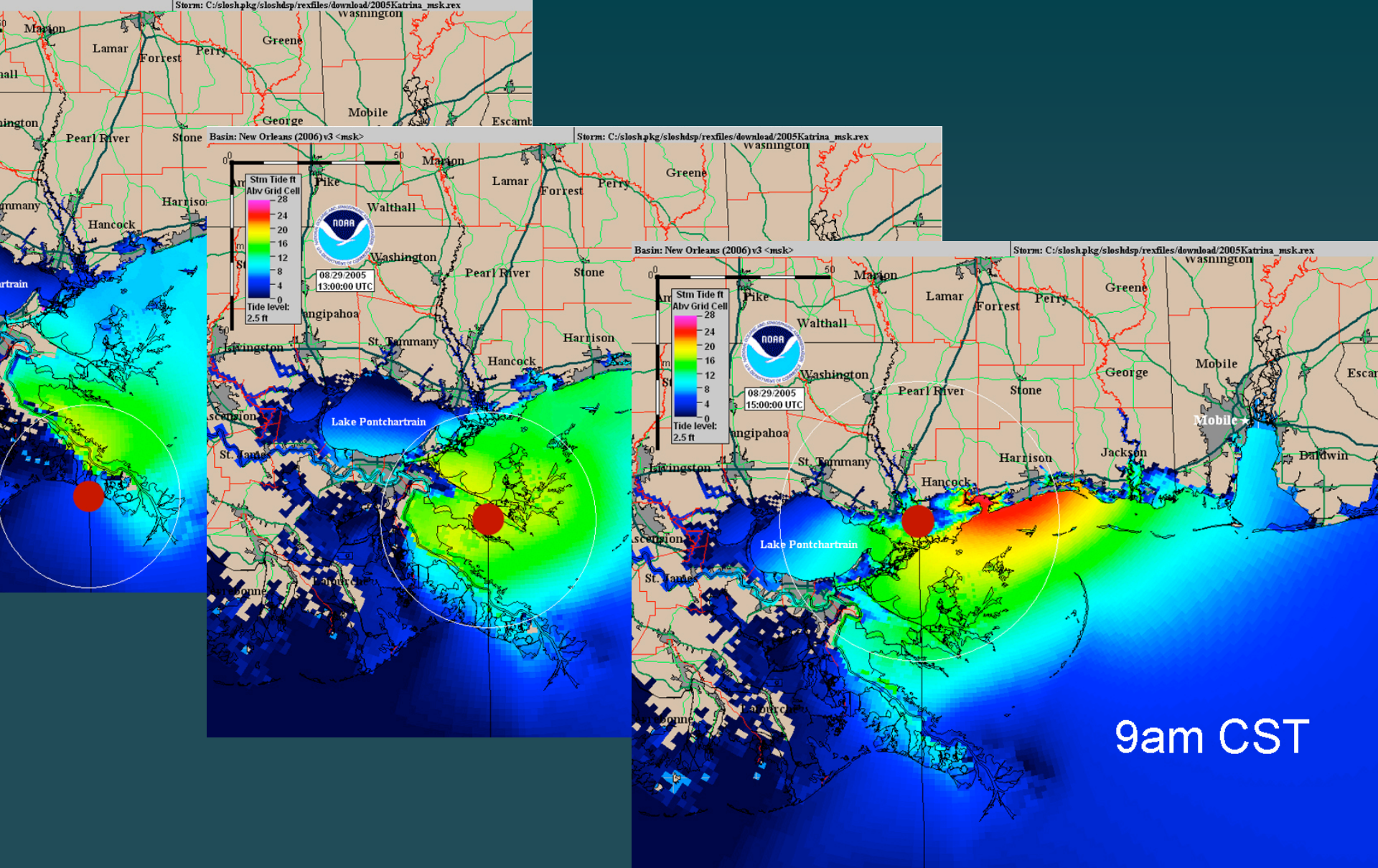
Preparing for the Unexpected...



The Bay's Hwy 90 four-lane bridge was its life-line to the rest of the coast. It was reduced to mere pilings by the storm.

In the days after the storm, the foot of the bridge was a cell phone "hot-spot," one of the only places where calls could get out...sometimes.

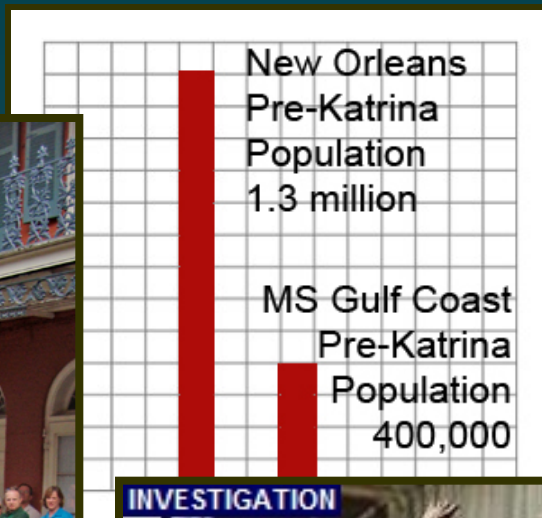




NOAA SLOSH maps show that the entire south end of Hancock County on the MS Coast was covered with water - as far as 10 miles away from the Gulf



The news media focused on New Orleans, cementing the public perception that Hurricane Katrina mainly affected the city.



Possible reasons why media coverage of the Mississippi Gulf Coast was overshadowed...

1. Population density
2. New Orleans is beloved around the world
3. The catastrophe itself was on-going
4. Sensational stories of violence and crime are thought to increase ratings - "If it bleeds, it leads."



Author Ellis Anderson---Under Surge, Under Seige...
She thought the worst was over. She was wrong."

**\$5.4 billion Katrina Recovery Package
\$1billion in Hancock County ---Ground Zero**



**The only word that came to mind was
Hiroshima.**



Devise a public/private partnership to chart the course and set funding priorities.





The Hancock Chamber has been around since 1925. Why do we need to start a 501 (c) 3 now?

- **Pre-Katrina Capacity**
 - Executive Director
 - Book-keeper
 - Marketing Coordinator

- **Post Katrina & Oil Spill Capacity**
 - Executive Director
 - Assistant Director
 - Loan Officer
 - Communications Manager
 - Marketing Coordinator
 - Social Media Coordinator
 - INFINITY
 - Operations Manager
 - Sales Coordinator
 - Marketing Coordinator
 - Accountant
 - Accounting Clerk
 - Business Resource Center Manager

Expanding Your Capacity



Hancock Community Development Foundation
supporting 20 community funds



**We are a Chamber.
We are NOT in the housing business.
We are now!**



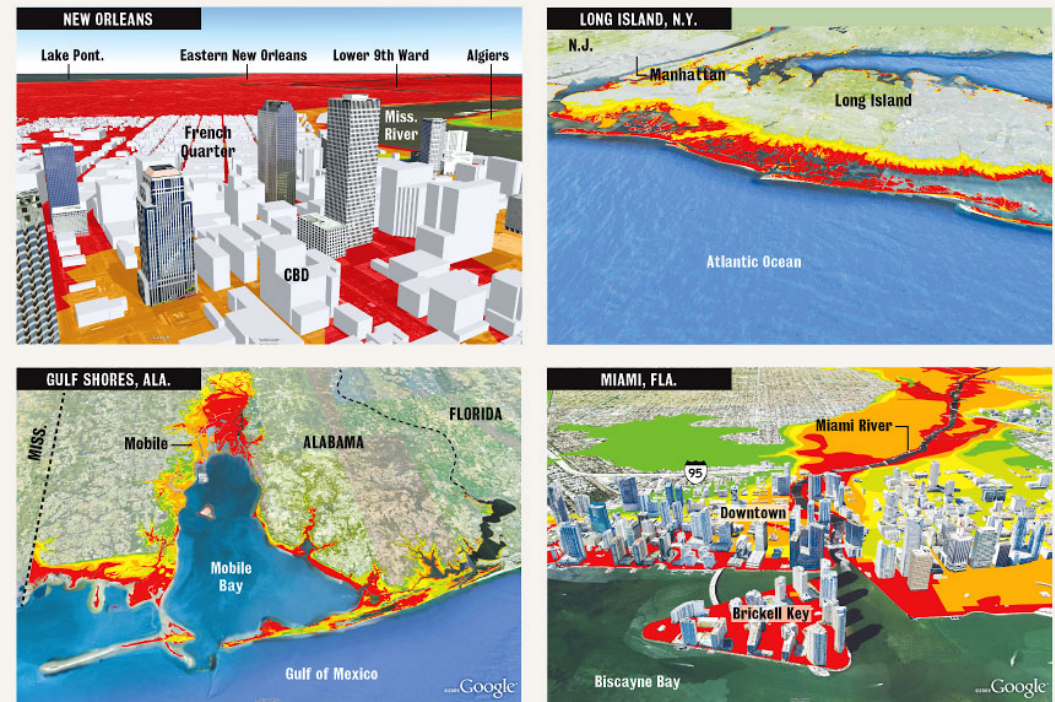
Thousands of homes closer to the beach---like my family home where this baby grand once graced the halls---no longer existed at all.

Insurance continues to plague our full recovery.

No place on this planet is completely secure, although we will always wish for that.

A SURGE IN RISK

New study shows New Orleans not alone in risk to homes from storm surge:



INUNDATION KEY: Category 1 (Red), Category 2 (Orange), Category 3 (Yellow), Category 4 (Light Green), Category 5 (Dark Green)

City/metro area	RISK FACTORS			CATEGORY 1 STORM		CATEGORY 5 STORM	
	Hurricane probability	Storm surge probability	Residential density	Financial exposure	Homes affected	Financial exposure	Homes affected
Miami-Dade/Broward/Palm Beach, Fla.	Extreme	High	Extreme	\$19.8 billion	55,368	\$53.6 billion	254,864
Virginia Beach/Norfolk/Newport News, Va.	Medium	High	Medium	\$7.4 billion	39,175	\$39.5 billion	250,254
Tampa/St. Petersburg, Fla.	Extreme	High	High	\$9.4 billion	50,294	\$33 billion	244,016
Houston/Galveston, Texas	Extreme	Extreme	High	\$2.1 billion	18,812	\$20.8 billion	191,709
Charleston, S.C.	Medium	High	Medium	\$8.7 billion	39,156	\$19.9 billion	101,288
New Orleans	High	Extreme	Medium	\$16.6 billion*	85,600	\$17.5 billion	91,487
Jacksonville, Fla.	Extreme	High	High	\$2.3 billion	9,358	\$16.5 billion	106,698
Long Island, N.Y.	Low	Medium	Extreme	\$3.1 billion	95,456	\$11 billion**	367,773
Wilmington, N.C.	Medium	High	Medium	\$1.7 billion	6,917	\$8.2 billion	43,282
Myrtle Beach, S.C.	Medium	High	Medium	\$1.4 billion	8,164	\$6.2 billion	52,278
Corpus Christi, Texas	Extreme	High	Medium	\$828 million	5,274	\$4.7 billion	38,506
South Padre/Brownsville, Texas	Extreme	High	Low	\$183 million	984	\$1.7 billion	24,459
Gulf Shores, Ala.	High	High	Medium	\$932 million	5,485	\$1.2 billion	7,098

*New Orleans data not updated for 100-year hurricane protection system improvements

**Numbers based on Category 4 hurricane. Assumes Long Island not at risk from a Category 5 hurricane

Source: First American Corporation

THE TIMES-PICAYUNE

According to the N.O. Times-Picayne, a 2010 study by First American Corp., shows that a Cat. 1 storm could flood much of lower Manhattan, including Wall Street.

The article also points out that (adjusting for 2005 dollars) the great Miami Hurricane of 1926 still ranks first in terms of damage. The tidal surge for that storm was 15 ft.



coalition for sustainable
flood insurance

FOR IMMEDIATE RELEASE:
January 30, 2014

Coalition for Sustainable Flood Insurance Commends Senate for Passing Milestone Flood Insurance Measure. Coalition Now Urging House to Act.

There are serious challenges created by the Biggert-Waters Act, which threatens to devastate economies across coastal and riverine America.

SunHerald

SOUTH MISSISSIPPI'S NEWS

75¢ VOL. 130, NO. 127

FRIDAY, FEBRUARY 7, 2014

FEMA: Flood insurance increases could be delayed two years

By PAUL HAMPTON
jphampton
@sunherald.com

FEMA says a one-year

KICKING CHEMO

Gulfport family triumphs against leukemia

By PATRICK OCHS
pochs@sunherald.com

GULFPORT — Last month marked a milestone in Evan Heidingsfelder's life.

It wasn't his birthday or a graduation. Instead, January marked the 5-year-old's last chemotherapy treatment.

Days after his second birthday, young Evan was diagnosed with acute lymphoblastic leukemia, a disease that



Taxpayers will be more in debt with flood-insurance delay

AN EDITORIAL OPINION OF
BLOOMBERG NEWS

As taxpayer subsidies for the National Flood Insurance Program began winding down this year, coastal property owners began to complain about bigger insurance bills. With rates rising to reflect the true risk of living in flood-prone areas, some people's annual premiums rose to several thousand dollars, from a few hundred.

Just as inevitably, then, Congress sprang to the rescue.

The Senate vote to delay changes meant to bolster the \$1.3 trillion flood-insurance program was no surprise. If the House goes along, however, it will only assure that the program, already \$24 billion in debt, will have to reach deeper into taxpayers' pockets.

There are better ways to mean

These subsidies go to properties that have suffered serious damage in past floods or are in flood plains — many of which are shoreline vacation homes. Although only about 20 percent of the roughly 5 million properties in the flood-insurance program receive the subsidy, the combined value of those that do (\$527 billion) amounts to half the total value of all properties covered.

The subsidies have always been, at best, a well-intentioned mistake. Designed in the 1960s to reduce federal spending on disaster aid, the flood-insurance program quickly became a boondoggle that encouraged development on vulnerable beachfronts and sensitive wetlands prone to flooding. It is no surprise that some of the biggest opponents of flood-insurance subsidies, along with fiscal conservatives, are

Delaying the changes until 2018, as the Senate acted to do (by a 67-32 vote), is no answer. Four years from now, the same constituency opposed to ending the subsidies today will clamor for further delay. President Barack Obama has indicated that he opposes the Senate's bill, though if it passes by a similar margin in the House it would be veto-proof.

A compromise is needed.

Rather than delay the start of phasing out subsidies, Congress should consider adopting a slower pace of rate increases, perhaps tracking the average length of homeownership in a community. Unfortunately, the Senate has already rejected a proposal to limit premium increases to no more than 25 percent a year.

Federal and state governments should also investigate setting up well-funded catastrophe pools to help cover the flood-insurance



A CHAMBER PROGRAM

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"84% of students are college bound..."

"Over \$18 million in scholarship offers..."

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<https://www.facebook.com/pages/Hancock-MS-My-Home/715415031802802>



Award Winning Programs
2012, 2013, 2014



Business Resource Center

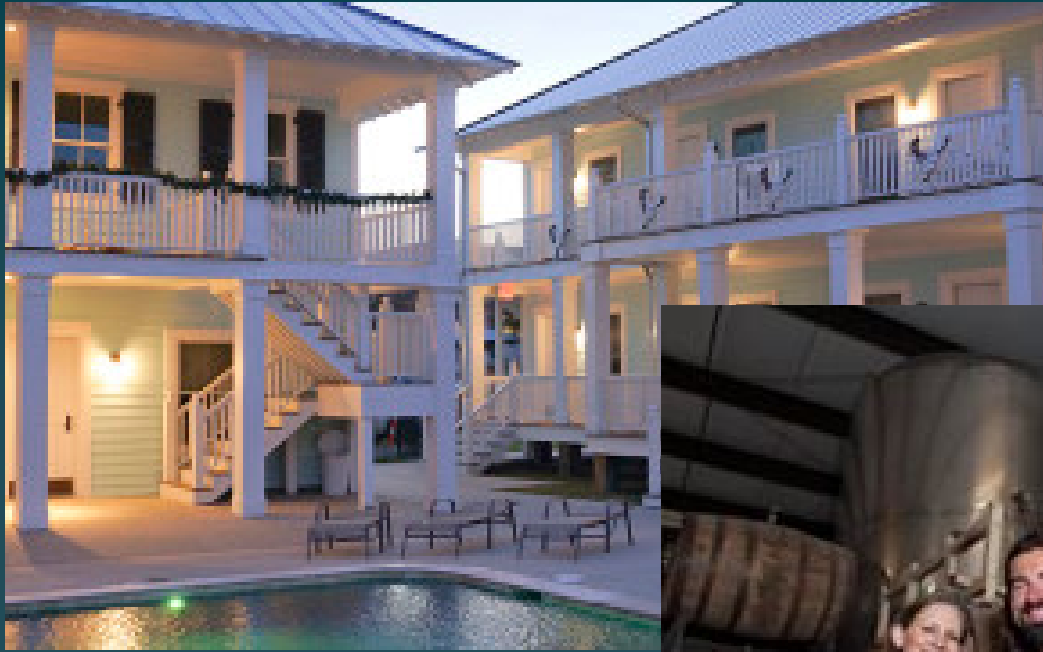
Enhancing Small Business Development Support Capacity



**We are the
Chamber.
We're not a bank.
We are now.**

**JOB
GENERATION
FUND**





Create More Access to Capital
REGIONAL CDFI – Treasury Grant



- \$500,000 program
- Technical assistance training
- \$3,814 reimbursements
- 117 businesses received re-cap grant



Business Re-cap Grant
\$500,000 for fishermen



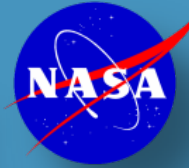
**We are the Chamber.
Why are we pushing tourism initiatives?
Don't sit around and wait for
someone else to lead the charge.**



Bay BridgeFest Spawns more Festivals
a vehicle for publicity & new business income
winner of two major tourism awards in 2012



The Bay St. Louis Second Saturday Artwalk attracts thousands to the town each year...

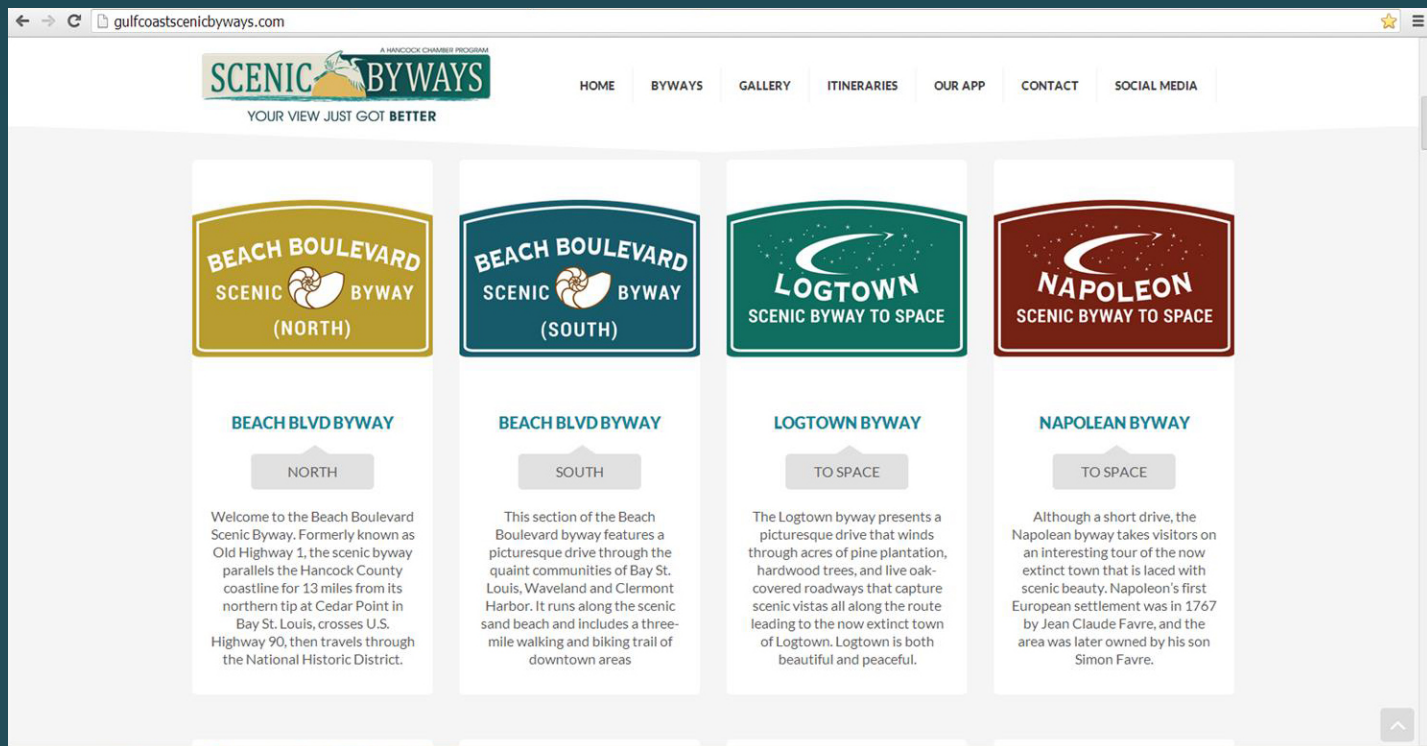


2013 Award from

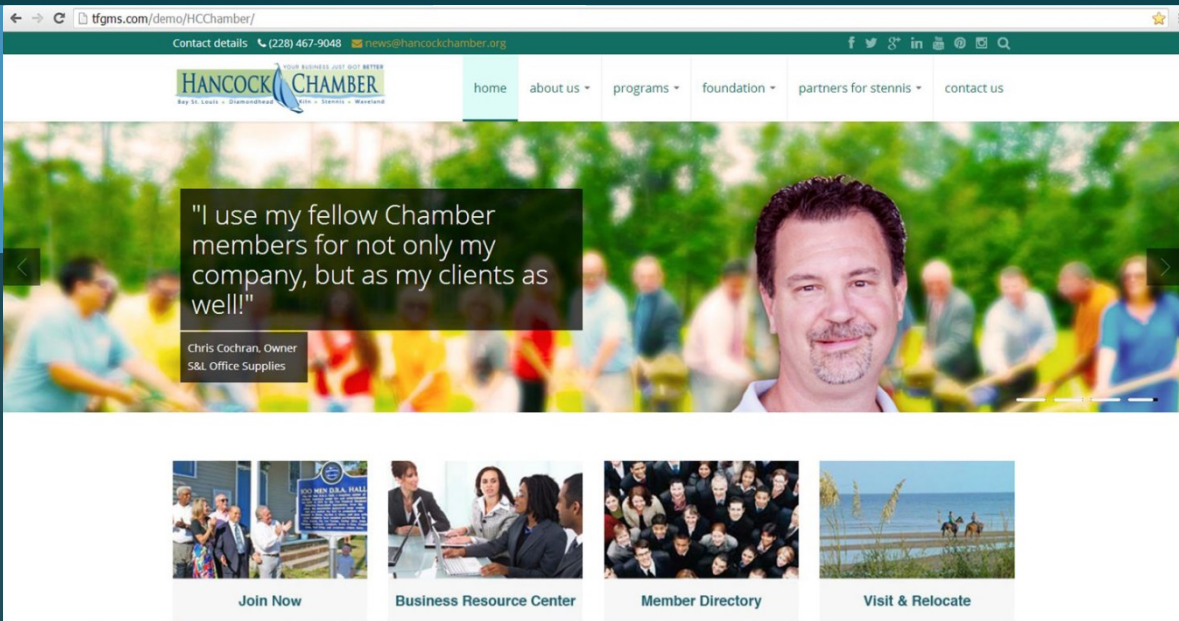


Improving major transportation corridors

Award Winning Scenic Byways Program Goes Coast-wide



- <http://www.gulfcoastscenicbyways.com/>
- <https://www.facebook.com/MississippiGulfCoastScenicByways>



- Four websites
- 21 social media platforms

<http://www.hancockchamber.org>

<https://www.facebook.com/hancock.chamber>



Communications



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www.hancockchamber.org



You may receive up to four messages weekly.
Message and data rates may apply.



Bay St. Louis Harbor Project Redevelopment of the Beachfront



Waveland Business Center opened and closed...
Four New Museums Emerged

DISTRICT
EDITION
WEDNESDAY
SEPTEMBER 7, 2005

The Examiner. WASHINGTON

www.dcxaminer.com



HELP ON THE WAY

D.C. pair delivers love, supplies to Katrina's survivors in Miss.

>> SEE THE EXAMINER SPECIAL REPORT BY KRISTINE ANTONELLI, PAGES 24-25



FEMA chief sat as hurricane pounded the Gulf Coast

Mike Brown gave workers two days to arrive in affected areas. See NATION, Page 12

N.O. evacuees hunker down at D.C. Armory

Survivors to call the facility home for months. Story by MICHAEL WEINBAUER, Page 5

Washington resident Lucy Keenan, right, hugs close friend Ellis Anderson after Keenan and Drew Bruch arrive in hurricane-ravaged Bay St. Louis, Miss., seen right. The D.C. couple drove a rental truck loaded with supplies to the town after hearing that the community had received no government help.

D.C. tycoon: I'm innocent and broke

Attorneys for Walter Anderson want to be excused from his tax-fraud case because they say he cannot pay their fees. Story by SARAH KELLEY, Page 3



Rehnquist leaves behind legacy of conservatism

Admirers pay respects at the Lincoln Catafalque in the Supreme Court. Story by KAREN DEWITT, Page 8

Don't scream, ladies; it's only football season

Columnist Mark Schlereth has some coping tips for the wives of NFL fans. See SPORTS, Page 42



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Will donate all of the proceeds from sale of Jane Iredale Mineral Make-Up & Esthderm Skin Care Products to the Red Cross Hurricane Relief Fund Sept. 3, 2005 - Sept. 18, 2005



'It was just like a punch in the face.'

Sculptor Regan Carney talks about a gust of wind that smashed through the walls of her shared studio during Hurricane Katrina.

Vick Scimeca hands Drew Bruch supplies as they unload their truck on Sunday. Washington residents Lucy Keenan and Drew Bruch loaded a rented truck full of donated supplies and headed for Bay St. Louis, Miss., after receiving distressing phone calls from their close friend Ellis Anderson, a Bay St. Louis community leader and resident, who reported that the town had received no outside help from relief organizations after Hurricane Katrina.

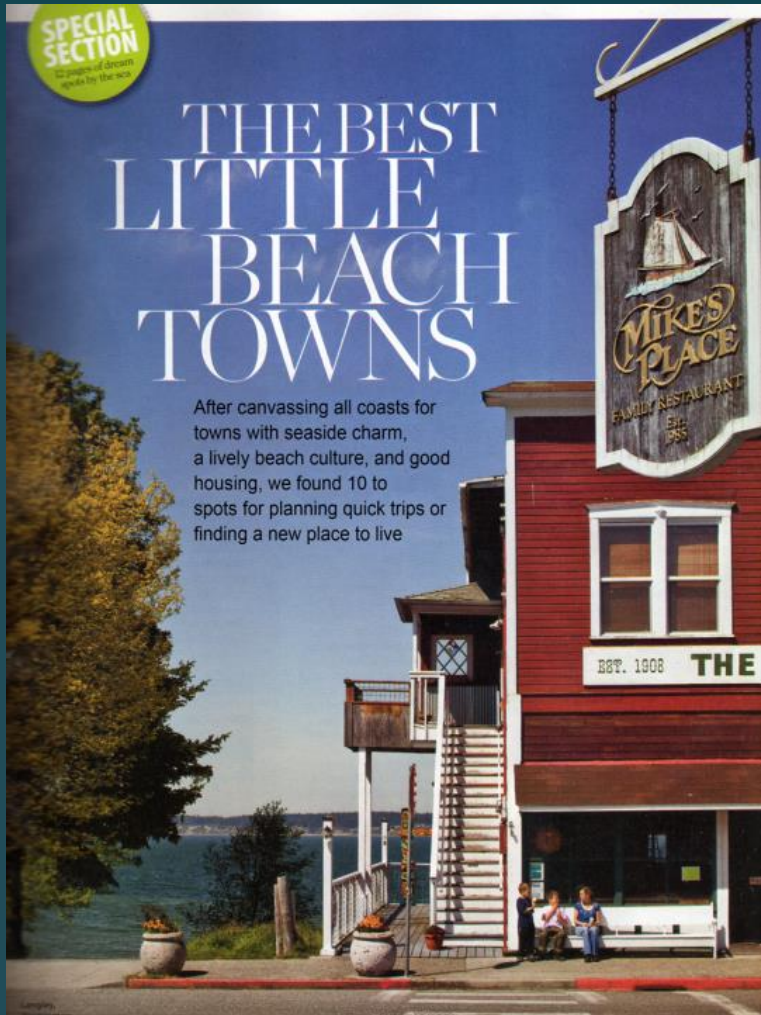
Those spared are grateful

onto the wide front porch of her house and offered them bottles of cold water from a cooler. Though Anderson's 1980 plantation-style home was spared major damage, most of the neighborhood was flattened. But there wasn't much time to talk. Keenan and Bruch had a truckload of supplies from the

son, who has spent nine days caring for homeless neighbors and scavenging around for supplies. "People take care of each other here" "This neighborhood, my home — it all withstood Camille and it will not fall to Katrina," she said. "People take care of each other here. We

ances and twisted metal. Sculptor Regan Carney, 50, picked through the remains of the airy white-brick studio she shared with some of her fellow artists. Though the building was intact, a powerful gust of wind had smashed through the walls. "It was just like a punch in the face," Carney





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Bay St. Louis, MS

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Coast Living
- **America's Coolest Small town**
Budget Travel
- **Top 12 Places you Need to Visit**
virtualtravel.com
- **12 Beautiful Town Bargains**
Budget Travel
- **Best Pleasure Seekers Paradise**
officialbestof.com
- **10 Most Beautiful MS Towns**
Culturetrip.com



\$11 million in grants



The Chamber also manages Partners for Stennis. This active volunteer citizens group wants Congress and MS governmental leaders to know why they believe Stennis Space Center is so important to the economic future of our region.



www.restore.ms

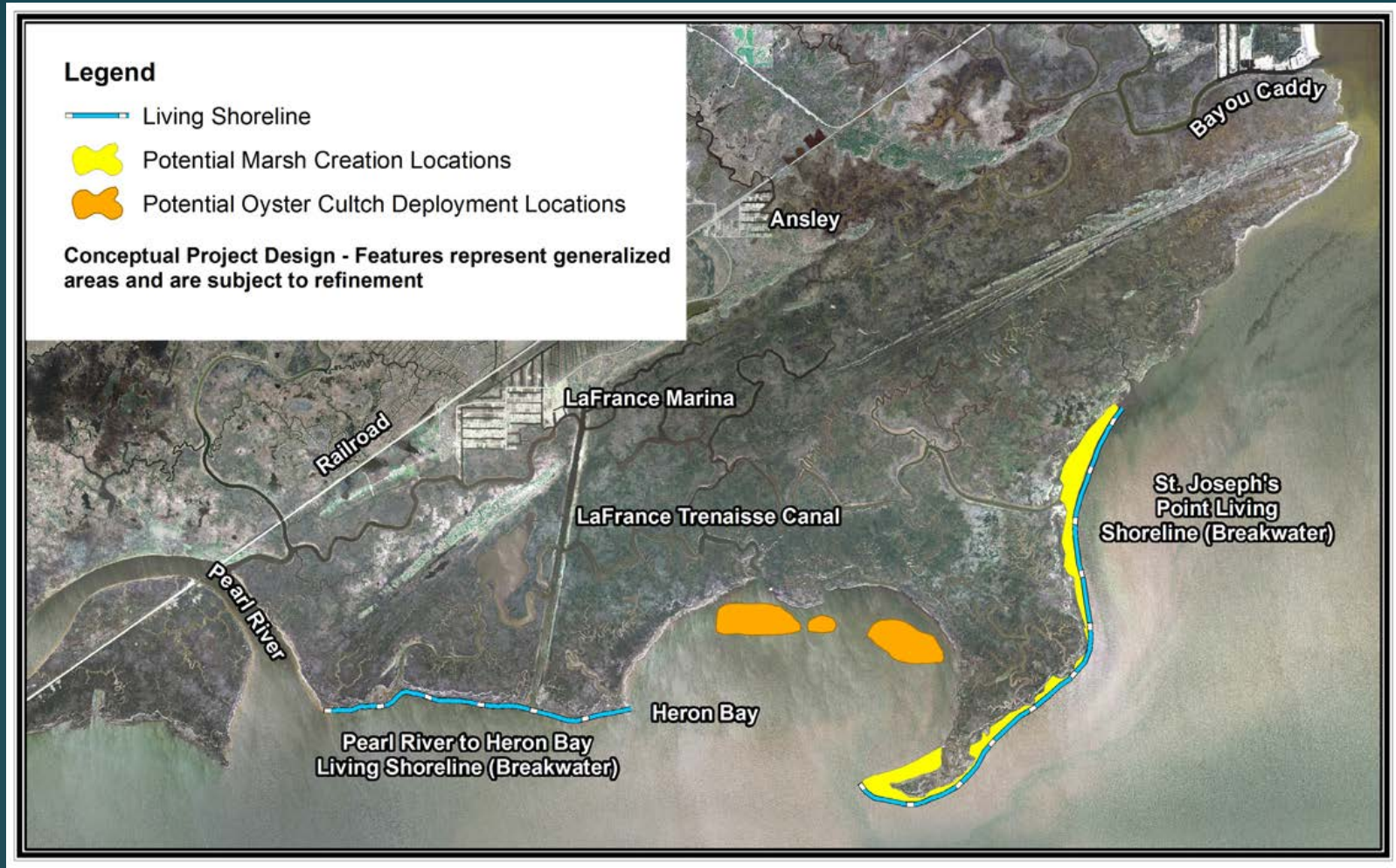


NRDA: INFINITY Science Center



Estimated Cost: \$10.4 million

NRDA: Hancock County Living Shoreline Project



Estimated cost: \$50 million

